

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MASSACHUSETTS**

In re:

Henri D. LaFond

Debtor(s)

Chapter 13

Case No. 19-30954-EDK

ORDER CONFIRMING CHAPTER 13 PLAN

The debtor(s) filed a Chapter 13 Plan (the “Plan”) on December 10, 2019. The debtor(s) filed a Certificate of Service on December 10, 2019 reflecting that the Plan was served on all creditors and parties in interest. No objections to the confirmation of the Plan were filed, or all objections were overruled by the Court or resolved by the parties. Upon consideration of the foregoing, the Court hereby orders the following:

1. The Plan is confirmed. The term of the Plan is 60 months.
2. The Debtor shall commence plan payments on February 15, 2020 as follows:

\$885.00 per month for 60 months

3. Payments shall be made electronically through TFS/ePay or by Money Order or Bank Treasurer's check (personal checks will not be accepted) and made payable to and forwarded to:

Denise M. Pappalardo, Chapter 13 Trustee
P.O. Box 16607
Worcester, MA 01601

4. The effective date of confirmation of the Plan is February 15, 2020. The disbursements to be made by the Chapter 13 Trustee pursuant to the confirmed plan are set forth on the attached summary which is incorporated by reference. Interested parties should consult the Plan for treatment of their particular claims and other significant provisions of the Plan.

5. Unless the Court orders otherwise, all property of the estate as defined in 11 U.S.C. §§ 541 and 1306, including, but not limited to, any appreciation in the value of real property owned by the debtor(s) as of the commencement of the case, shall remain property of the estate during the term of the plan and shall vest in the debtor(s) as set forth in Section 9 of the Summary. All property of the estate shall remain within the exclusive jurisdiction of the bankruptcy court. The debtor(s) shall not transfer, sell or otherwise alienate property of the estate other than in accordance with the confirmed plan or other order of the Court. The debtor(s) shall be responsible for preserving and protecting property of the estate.

6. The debtor(s) shall promptly inform the Trustee of any material increase in income and/or any acquisition of assets during the term of the case. The Trustee may move to modify the Plan pursuant to 11 U.S.C. §1329 if it is determined that any change in income or assets may be available to increase the dividend to creditors. The foregoing is in addition to any obligation of the debtor(s) to file amended schedules in the event of any such increase.

Date: 10/2/2020


United States Bankruptcy Judge

SUMMARY OF DISBURSEMENTS TO BE MADE UNDER THE PLAN

1. Unmodified Secured Claims

Home Point Financial Corp. (the "Mortgagee") is retaining its lien on the property located at 129 Edgewood Avenue, Chicopee, MA. The debtor shall continue to make regular monthly payments in accordance with the contract with the Mortgagee. The Mortgagee will be paid its pre-petition arrearage in the sum of \$44,584.95 over 60 months at the sum of \$743.09 each month.

2. Modified Secured Claims

None

3. Liens Avoided under Sec. 522(f)

None

4. Surrender of Collateral

None

5. Priority Claims

Creditor

Claim

Term

None

6. Administrative Claims

Creditor

Claim

Term

Eric D. Kornblum, Esq,

\$1,700.00

12 months

7. Unsecured Claims

The Plan provides for an estimated 4.4118% dividend payment to unsecured creditors in the amount of \$34,000.00.

8. Executory Contracts

None

9. Vesting of Property of the Estate

If the Debtor(s) receives a discharge, property of the estate will vest in the Debtor(s) upon the entry of the discharge. If the debtor(s) does not receive a discharge, property of the estate will vest upon the earlier of (i) the filing of the Chapter 13 Standing Trustee's Final Report and Account and the closing of the case or (ii) dismissal of the case.

10. Nonstandard Provisions

The nonstandard provisions of Part 8 of the Plan are incorporated herein.
See, Modification of Plan filed herewith.